

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

**IN RE:**

**CASE NO. 09-07699 SEK**

**EVELYN PANZARDI ALVAREZ**

**DEBTOR(S)**

**CHAPTER 13**

**NOTICE OF FILING THE PRE-CONFIRMATION  
AMENDED CHAPTER 13 PLAN DATED JUNE 30, 2009**

**TO THE HONORABLE COURT:**

**COME(S) NOW** Debtor(s), represented by the undersigned attorney and respectfully represent(s) and as follows:

The **Pre-confirmation Amended Chapter 13 Plan** dated May 19, 2010 is being filed herewith. **It provides the required funding to comply with the liquidation value test.**

**WHEREFORE**, the undersigned Counsel for the herein Debtor(s) respectfully informs this Honorable Court, all creditors and parties in interest, of the filing of the aforementioned plan.

**Twenty-Eight-Day Notice To Parties In Interest**

Within **twenty eight (28) days** after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to the foregoing **Pre-confirmation Amended Chapter 13 Plan** with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise. *Fed. R. Bankr. P. 2002 (b) and LBR 9013-1.*

**I HEREBY CERTIFY** that on this date, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification, upon information and belief, of such filing to all parties in interest, including but not limited to: Alejandro Oliveras Rivera, Chapter 13 Trustee, PO Box 9024062, San Juan, PR 00902-4062; and Monsita Lecaroz Arribas, Esq., U.S. Trustee's Office, Ochoa Building, Suite 301, 500 Tanca Street, Old San Juan, P.R. 00906. Furthermore, I hereby certify that all non CM/ECF participants will be served with an exact copy of this document by regular U.S. mail, postage prepaid, sent to their addresses of record as these appear in the attached master address list.

**RESPECTFULLY SUBMITTED.**

In San Juan, Puerto Rico, May 20, 2010.

**s/JOSE L. JIMENEZ QUINONES**

JOSE L. JIMENEZ QUINONES

USDC-PR 203808

THE HATO REY CENTER, STE. 1118

268 AVE. PONCE DE LEON

SAN JUAN, PR 00918

TEL.(787) 282-9009

Mobile (787) 691-3458

FAX 1-866-326-9416

jljimenez11@gmail.com

**United States Bankruptcy Court  
District of Puerto Rico**

**IN RE:**

Case No. **09-07699-13**

**PANZARDI ALVAREZ, EVELYN MARIA**

Chapter **13**

Debtor(s)

**CHAPTER 13 PAYMENT PLAN**

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.  
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: **5/19/2010**

☐ AMENDED PLAN DATED: \_\_\_\_\_

☒ PRE ☐ POST-CONFIRMATION

Filed by: ☐ Debtor ☐ Trustee ☐ Other

**I. PAYMENT PLAN SCHEDULE**

**II. DISBURSEMENT SCHEDULE**

\$ **250.00** x **1** = \$ **250.00**  
\$ **150.00** x **7** = \$ **1,050.00**  
\$ **200.00** x **52** = \$ **10,400.00**  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

A. ADEQUATE PROTECTION PAYMENTS OR \_\_\_\_\_ \$ \_\_\_\_\_

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.

☒ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☐ Trustee pays secured ARREARS:

|           |           |           |
|-----------|-----------|-----------|
| Cr. _____ | Cr. _____ | Cr. _____ |
| # _____   | # _____   | # _____   |
| \$ _____  | \$ _____  | \$ _____  |

2. ☐ Trustee pays IN FULL Secured Claims:

|           |           |           |
|-----------|-----------|-----------|
| Cr. _____ | Cr. _____ | Cr. _____ |
| # _____   | # _____   | # _____   |
| \$ _____  | \$ _____  | \$ _____  |

3. ☐ Trustee pays VALUE OF COLLATERAL:

|           |           |           |
|-----------|-----------|-----------|
| Cr. _____ | Cr. _____ | Cr. _____ |
| # _____   | # _____   | # _____   |
| \$ _____  | \$ _____  | \$ _____  |

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:

5. ☐ Other:

6. ☒ Debtor otherwise maintains regular payments directly to:

**BANCO SANTANDEI**

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law, 11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: \_\_\_\_\_

☐ Paid 100% / ☐ Other: \_\_\_\_\_

|           |           |           |
|-----------|-----------|-----------|
| Cr. _____ | Cr. _____ | Cr. _____ |
| # _____   | # _____   | # _____   |
| \$ _____  | \$ _____  | \$ _____  |

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)

TOTAL: \$ **11,700.00**

Additional Payments:

\$ \_\_\_\_\_ to be paid as a LUMP SUM  
within \_\_\_\_\_ with proceeds to come from:

☐ Sale of Property identified as follows:

☐ Other:

Periodic Payments to be made other than, and in  
addition to the above:

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

PROPOSED BASE: \$ **11,700.00**

**III. ATTORNEY'S FEES**  
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee  
Disclosure Statement: \$ **1,677.00**

Signed: **/s/ EVELYN MARIA PANZARDI ALVAREZ**  
Debtor

Joint Debtor

Attorney for Debtor **JIMENEZ - QUINONES LAW OFFICES**

Phone: **(787) 282-9009**

PANZARDI ALVAREZ, EVELYN MARIA  
URB ALTURAS DE FLAMBOYAN  
KK-5 CALLE 31  
BAYAMON, PR 00959

BANCO SANTANDER DE PR  
DIVISION DE TARJETAS BANCARIAS  
PO BOX 362589  
SAN JUAN, PR 00936-2589

PORTFOLIO RECOVERY ASSOCIATES, LLC  
PO BOX 12914  
NORFOLK, VA 23541

JIMENEZ - QUINONES LAW OFFICES  
268 AVE PONCE DE LEON STE 1118  
SAN JUAN, PR 00918-2007

CHASE  
CARDMEMBER SERVICE  
PO BOX 15298  
WILMINGTON, DE 19850-5298

PROGRESSIVE FINANCE & INVESTMENT  
CORP  
P.O. BOX 42004  
SAN JUAN, PR 00940

ACADEMY COLLECTION SERVICES INC  
PO BOX 16119  
PHILADELPHIA, PA 19114-0119

CITIBANK (SOUTH DAKOTA) N.A.  
PO BOX 6305  
THE LAKES, NV 88901-6305

PUERTO RICO LOSS MITIGATION, INC.  
PO BOX 51938  
TOA BAJA, PR 00950

ACADEMY COLLECTION SERVICES INC  
10965 DECATUR ROAD  
PHILADELPHIA, PA 19154-3210

RONCOLI BAERGA & ASSOCIATES  
PO BOX 363894  
SAN JUAN, PR 00936-3894

AMERICAN EXPRESS  
PO BOX 1270  
NEWARK,, NJ 01101-1270

FIA CARD SERVICES  
P.O. BOX 15026  
WILMINGTON, DE 19850-5026

SAMS DISCOVER  
PO BOX 960013  
ORLANDO, FL 32896-0013

BANCO POPULAR - MORTGAGE  
BANKRUPTCY DIV.  
PO BOX 362708  
SAN JUAN, PR 00936-2708

FIA CARD SERVICES  
PO BOX 15720  
WILMINGTON, DE 19850-5720

SEARS  
CREDIT CARDS  
PO BOX 183081  
COLUMBUS, OH 43218-3081

BANCO POPULAR DE PR  
CARD PRODUCTS DIVISION  
PO BOX 363228  
SAN JUAN, PR 00936-3228

FIA CARD SERVICES  
1110 NORTH KING STREET  
WILMINGTON, DE 19801

BANCO POPULAR DE PR  
CARDS PRODUCT DIVISION  
PO BOX 70100  
SAN JUAN, PR 00936-8100

GAP  
PO BOX 530942  
ATLANTA, GA 30353-0942

BANCO SANTANDER DE PR  
P.O. BOX 362589  
SAN JUAN, PR 00936-2589

HOME DEPOT CREDIT SERVICES  
PROCESSING CENTER  
PO BOX 689106  
DES MOINES, IA 50364-0500

BANCO SANTANDER DE PR  
P.O. BOX 70117  
SAN JUAN, PR 00936-8117

PENTAGON FEDERAL CREDIT UNION  
1001 N FAIRFAX ST  
ALEXANDRIA, VA 22314-1503